

C-13-11a
(Rev. 11/09)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
GREENSBORO DIVISION

In Re:)
)
Oliver, Stella Louise xxx-xx-1172)
333 Mulberry Street) Case No. 17-10907 C-13G
Reidsville, NC 27320)
)
)
Debtor.)

NOTICE OF PROPOSED PLAN AND ORDER CONFIRMING PLAN
AND TIME FOR FILING OBJECTION THERETO

1. A summary of the plan proposed by the Debtor is set forth in the attached copy of a proposed Order Confirming Plan in this case.

2. The plan will be confirmed after the time period for filing objections has expired unless a timely objection is filed or a hearing is ordered by the Court. There will be no hearing on confirmation unless a timely objection is filed or a hearing is ordered.

3. Written, detailed objections must be filed within 28 days of the date of this notice with the Clerk of Court, U.S. Bankruptcy Court, P.O. Box 26100, Greensboro, NC, 27420-6100, with copies served on (1) Anita Jo Kinlaw Troxler, Standing Trustee, P.O. Box 1720, Greensboro, NC 27402-1720; (2) the attorney for the Debtor; and (3) the Debtor. If the objecting party is a corporation, the objection must be filed by legal counsel admitted to practice in this District.

4. In the event a timely objection is filed or a hearing is ordered, a hearing on the objection to confirmation and on confirmation of the proposed plan will be held on October 25, 2017, at 2:00 p.m. in Courtroom #1, Second Floor, 101 South Edgeworth Street, Greensboro, NC. The party objecting must appear at the hearing if the objection is to be pursued.

5. The Debtor and the attorney for the Debtor are required to appear at any hearing on confirmation.

6. There will be no further mailing of the Order Confirming Plan to affected parties unless there is a change in the attached proposed Order Confirming Plan.

DATE: September 20, 2017

Office of the Clerk
Reid Wilcox, Clerk

C-13-7a
(Rev. 03/16)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)	ORDER CONFIRMING PLAN
)	CHAPTER 13
)	
Oliver, Stella Louise xxx-xx-1172)	
333 Mulberry Street)	Case No. 17-10907 C-13G
Reidsville, NC 27320)	
)	
)	
)	
Debtor.)	

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Anita Jo Kinlaw Troxler, Standing Trustee, Anita Jo Kinlaw Troxler, 500 West Friendly Avenue, Suite 200, P.O. Box 1720, Greensboro, NC 27402-1720;
- II. The attorney for the Debtor is Brandi L. Richardson;
- III. Under the final plan (the "Plan") as proposed:
 - A. **Plan Payments**
 1. The Debtor is to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
 2. The monthly plan payment to the Trustee is \$939.00 beginning September 8, 2017;
 - B. **Administrative Costs**
 1. **Attorney Fees.** The Attorney for the Debtor is allowed the base fee of \$4,500.00. The Attorney has received no fee from the Debtor pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.

2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

C. Priority Claims

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. Internal Revenue Service
2. N C Department of Revenue
3. Rockingham County Tax

D. Secured Claims

1. Secured Claims To Be Paid In Full - Personal Property.

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Monthly Payment	Interest Rate	AP Payment
W S BADCOCK CORPORATION (furniture)	Y	\$3,212.60	\$80.00	6.25%	
SCHEWEL FURNITURE COMPANY, INC. (furniture)	Y	\$583.70	\$15.00	6.25%	

2. Partially Secured Claims - Real Property and Personal Property.

Any objection to value is required to be filed as a formal objection to valuation not later than 60 days from the date of the entry of this Order.

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Secured Amount and Value	Monthly Payment	Interest Rate	AP Payment
*REGIONAL FINANCE (furniture)	N		\$400.00	\$10.00	6.25%	
*UNITED CONSUMER FINANCIAL (Kirby vacuum)	N		\$200.00	\$10.00	6.25%	
**WILLMON AUTO SALES (2007 Saturn)	N		\$5,378.00	\$70.00	6.25%	\$26.00

*If the timely filed claim documents a purchase money non-preferential perfected lien on a debt incurred during the one year period preceding the filing of the petition, the claim will be secured in full in reference to the collateral pursuant to Section 1325(a).

**If the timely filed claim documents a purchase money non-preferential perfected lien on a debt incurred February 11, 2015, or later, and the motor vehicle was acquired for the personal use of the Debtor, the claim is allowed as secured for the filed claim amount.

3. Property To Be Released.

Upon timely filing of a claim documenting a non-preferential perfected lien the following property is released for liquidation and the creditor is allowed 180 days (for real property) and 120 days (for personal property) from the date of entry of this Order to file a documented deficiency claim after liquidating the property. The automatic stay and co-debtor stay, if applicable, are lifted as to the property released. The requirements of Rule 3002.1 are terminated.

Creditor	Property to be Released	Claim filed (Y/N)
FREEDOM MORTGAGE	422 John Street Eden, NC	N
*GM FINANCIAL	2017 Chevrolet	N

*Relief is also granted as to the co-debtor stay of 11 U.S.C. §1301 upon a timely claim being filed documenting a non-preferential perfected lien against the property identified above.

E. General Unsecured Claims Not Separately Classified

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 100%.

F. Executory Contracts/Leases**1. Rejected.**

Creditor	Property
ACCEPTANCE NOW RAC	Furniture lease

G. The Debtor will pay the amount necessary to pay all costs of administration, secured, priority and unsecured non-priority claims in full plus interest at 6.25% on allowed unsecured non-priority claims as of confirmation forward due to the disposal income requirement of \$94,267.00 within a plan length of 60 months with the Plan to be reviewed in twelve (12) months and periodically thereafter for Plan payment adjustments;

H. The terms and provisions of the Amended Standing Order dated March 11, 2016, are incorporated in this Order and are available on the Court's website at **www.ncmb.uscourts.gov**.

I. **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

ORDERED that the Plan is confirmed.

END OF DOCUMENT